

SAIF Group Insurance Plans

SAIF partners with trade associations to provide member benefits to eligible policyholders.

Group insurance plans benefit eligible policyholders by offering a unique combination of industry-specific expertise and workers' comp market access. Using the knowledge of trade and business associations and SAIF, these plans can improve safety performance and lower workers' comp costs for participating policyholders.

SAIF is currently the only carrier in Oregon that partners with trade associations to offer group insurance plans with an additional discount to qualifying businesses. This discount, known as the Oregon Group Supplemental Experience Rating Program (OGSERP) discount, is based on the collective loss performance of group participants. It is in addition to an employer's individual experience rating modification (ER mod) and can result in significant supplemental savings.

How it works:

The OGSERP discount is calculated by the National Council on Compensation Insurance (NCCI), just like an ER mod. However, it uses the combined claims history of all members in the group, providing additional savings beyond your individual ER Mod.

Real savings:

SAIF currently partners with 22 associations, offering discounts ranging from 1% to 24%.

To be eligible, employers must meet several criteria including specific loss ratios, frequency rates, and ER mods, and be a member of the association. To see a full list of association partnerships and review specific eligibility criteria please visit saif.com/groups.

Learn more

If you have questions regarding SAIF's group programs, please reach out to your underwriter or Lyn Zielinski-Mills, director of marketing and groups, at 800.285.8525, ext. 8806, or lynzie@saif.com.

